

REMARKS

Reconsideration of this application is respectfully requested. The independent claims have been amended to make clear that they are not in “step-plus-function” format by removing the phrase “the steps of”. Further, independent claims 1, 15 and 25 have been amended to require that different electronic messages be generated for different types of receivers of the same risk event, and that the risk notifications sent to subscribers be the message appropriate for the receiver possessed by the subscriber. Support for the claim amendments include paragraphs 008, 041 to 045 and original claim 33.

The rejection of claims 1 to 3, 5, 11 to 17, 19, 21 to 27, 29, 30 and 32 as anticipated by Zimmers et al (US Patent 6,816,878) is traversed and has been overcome by amendment. Zimmers et al do not teach sending messages of different type or format or selecting messages to be sent depending on the type of receiver possessed by the subscriber.

The rejection of dependent claims 4, 6 to 10, 18 and 28 as being obvious over Zimmers et al in view of Ehrlich et al (US Patent 6,442,269) is traversed and has been overcome by amendment for the same reasons as stated above. Further, Ehrlich et al do not suggest that Zimmers et al be modified to send messages of different types or formats, or to select messages to be sent depending on the type of receiver possessed by the subscriber.

The rejection of claims 33 to 37 as being obvious over Zimmers et al in view of Hass et al (US Patent 6,725,255). Independent claim 33 has been amended to make more clear that different generated messages are sent to different sets of individuals. Claim 33 requires that different electronic message alerts, e.g., different alert formats, be sent to different subscribers depending on the type of communication devices possessed by each subscriber.

Zimmers et al disclose an alert notification system. Zimmers et al do not disclose issuing alerts having different messages as is recited in the claims 33 to 37. Zimmers et al do not format the alert based on the type of receiver held by the alert recipient. Hass et al disclose generating alternative electronic messages regarding the identified risk event. The PTO cites Hass et al at column 5, lines 25-65, as disclosing sending messages to a recipient via various communications devices, such as e-mail, voice mail and a direct telephone communication. However, Hass et al teach sending successive messages to the same recipient, wherein each message is directed to a different communication device. Hass et al do not teach sending messages regarding the same identified risk to different recipients depending on the type of communication device possessed by the recipient. Further, Hass et al does not teach sending different types of messages regarding a risk to different sets of individuals in a group, as is required by claim 33. Accordingly, the combination of Zimmers et al and Hass et al would not have rendered obvious the invention recited in claims 33 to 37.

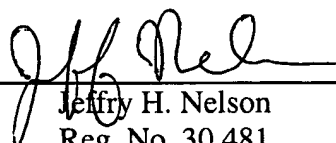
TAMARGO
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All claims are in good condition for allowance. The Examiner is requested to telephone the undersigned to resolve any outstanding matter of this application. Prompt reconsideration and allowance of this application is respectfully requested.

Respectfully submitted,

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